

Form 151

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Alfonso L. Spells
Tinika M. Robinson–Spells
Debtor(s)

Bankruptcy Case No.: 15–21453–CMB
Related To Docket No. 74
Chapter: 13
Docket No.: 80 – 74
Concil. Conf.: September 22, 2016 at 03:00 PM

CERTIFICATE OF SERVICE

I certify under penalty of perjury that I am, and at all times hereinafter mentioned was, more than 18 years of age and that

on the 29th day of July, 2016, I served a copy of the within *Order* together with the *Notice of Proposed Modification to Confirmed Plan* and the *Amended Plan* filed in this proceeding, by (describe the mode of service):

REGULAR US POSTAL SERVICE

on the respondent(s) at (list names and addresses here):

SEE ATTACHED MAILING MATRIX

Executed on July 29, 2016 /s/ Leslie Nebel
(Date) (Signature)

Leslie Nebel, 707 Grant Street, Suite 2830, Pittsburgh, PA 15219
(Type Name and Mailing Address of Person Who Made Service)

Label Matrix for local noticing
0315-2
Case 15-21453-CMB
WESTERN DISTRICT OF PENNSYLVANIA
Pittsburgh
Wed Sep 9 08:34:54 EDT 2015

Allstate Security Systems
c/o Lockhart, Morris & Montgomery, Inc.
1401 N. Central Expy., Suite 201
Richardson, TX 75080-4681

Ally Financial
Tucker Arensberg, P.C.
c/o Brett A. Solomon, Esquire
1500 One PPG Place
Pittsburgh, Pa 15222-5413

Ally Financial
PO Box 380901
Minneapolis, MN 55438-0901

Ally Financial
PO Box 130424
Roseville, MN 55113-0004

American InfoSource LP as agent for
DIRECTV, LLC
PO Box 51178
Los Angeles, CA 90051-5478

American InfoSource LP as agent for
Midland Funding LLC
PO Box 268941
Oklahoma City, OK 73126-8941

American InfoSource LP as agent for
T Mobile/T-Mobile USA Inc
PO Box 248848
Oklahoma City, OK 73124-8848

Peter J. Ashcroft
Bernstein-Burkley, P.C.
Suite 2200, Gulf Tower
Pittsburgh, PA 15219-1900

Ashley Stewart
PO Box 182125
Columbus, OH 43218-2125

Best Buy
PO Box 6497
Sioux Falls, SD 57117-6497

Borough of Swissvale
7447 Washington Street
Pittsburgh, PA 15218-2581

Bureau of UC Benefits and Allowances
P.O. Box 67503
Harrisburg, PA 17106-7503

CAPITAL ONE, N.A.
C/O BECKET AND LEE LLP
POB 3001
MALVERN, PA 19355-0701

CNAC
12802 Hamilton Crossing Blvd
Carmel, IN 46032-5424

Capital One
PO Box 71083
Charlotte, NC 28272-1083

Cavalry SPV I, LLC
500 Summit Lake Drive, Ste 400
Valhalla, NY 10595-1340

Cavalry SPV I, LLC
Assignee of Capital One Bank USA, N.A.
Bass & Associates, P.C.
3936 E Ft. Lowell Road Suite #200
Tucson, AZ 85712-1083

Chase Receivables Prof. Collection Agcy
1247 Broadway
Sonoma, CA 95476-7503

(p)CITIBANK
PO BOX 790034
ST LOUIS MO 63179-0034

Citizens Bank
PO Box 42023
Providence, RI 02940-2023

Commonwealth of PA - Dept. of Labor & Indust
Labor & Industry Bldg., 10th Floor
651 Boas Street
Harrisburg, PA 17121-0725

(p)CONTINENTAL FINANCE COMPANY LLC
PO BOX 8099
NEWARK DE 19714-8099

Department Stores National Bank For Macys Br
Bankruptcy Processing
Po Box 8053
Mason, OH 45040-8053

Department of Economic Development
425 Sixth Avenue, Suite 800
Pittsburgh, PA 15219-1876

Discover Bank
Discover Products Inc
PO Box 3025
New Albany, OH 43054-3025

(p)DISCOVER FINANCIAL SERVICES LLC
PO BOX 3025
NEW ALBANY OH 43054-3025

Duquesne Light Company
Payment Processing Center
PO Box 67
Pittsburgh, PA 15267-0067

Equitable Gas Bankruptcy Department
Attn: Judy Gawlowski
225 North Shore Drive 2nd Floor
Pittsburgh, PA 15212-5860

Fast Loans
PO Box 50191
Minneapolis, MN 55405-0191

Fingerhut
PO Box 166
Newark, NJ 07101-0166

Gordon's Jewelers
PO Box 183015
Columbus, OH 43218-3015

Andrew F Gornall
KML Law Group, P.C.
701 Market Street
Suite 5000
Philadelphia, PA 19106-1541

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

JC Penney
PO Box 960090
Orlando, FL 32896-0090

JC Penney
c/o Protfolio Recovery Associates
PO Box 12914
Virginia Beach, VA 23451

JD Byrider
4916 William Penn Highway
Monroeville, PA 15146-3756

Jared
c/o Steling Incorporated
Customer Service Dept.
375 Ghent Road
Akron, OH 44333-4601

Kay Jewelers
PO Box 740425
Cincinnati, OH 45274-0425

Kohl's
PO Box 3120
Milwaukee, WI 53201-3120

Lane Bryant
PO Box 182125
Columbus, OH 43218-2125

Lockhart Morris & Montgo
833 Arapaho Road
Richardson, TX 75081-2246

Lowe's
PO Box 530914
Atlanta, GA 30353-0914

MERRICK BANK
Resurgent Capital Services
PO Box 10368
Greenville, SC 29603-0368

Macy's
PO Box 183083
Columbus, OH 43218-3083

Merrick Bank
PO Box 9201
Old Bethpage, NY 11804-9001

Midland Funding LLC
8875 Aero Drive, Suite 200
San Diego, CA 92123-2255

Navient
PO Box 9533
Minneapolis, MN 55405

Office of the United States Trustee
Liberty Center.
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222-3721

One Main Financial
6801 Colwell Boulevard
Irving, TX 75039-3198

PA Department of Revenue
PO Box 281041
Harrisburg, PA 17128-1041

PNC BANK, N.A.
PO BOX 94982
CLEVELAND, OHIO 44101-4982

PNC Bank
PO Box 856177
Louisville, KY 40285-6177

PNC Bank, N.A.
Attn: Bankruptcy Department
3232 Newmark Drive
Miamisburg, OH 45342-5421

PNC Mortgage
PO Box 8807
Dayton, OH 45401-8807

Pennsylvania Dept. of Revenue
Department 280946
P.O. Box 280946
ATTN: BANKRUPTCY DIVISION
Harrisburg, PA 17128-0946

Peoples Natural Gas
P.O. Box 535323
Pittsburgh, PA 15253-5323

Peoples Natural Gas Company, LLC
Attn: Dawn Lindner
375 North Shore Drive, Suite 600
Pittsburgh, PA 15212-5866

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Quantum3 Group LLC as agent for
Comenity Bank
PO Box 788
Kirkland, WA 98083-0788

Tinika M. Robinson-Spells
2408 S. Braddock Avenue
Pittsburgh, PA 15218-2245

Sam's Club
PO Box 530942
Atlanta, GA 30353-0942

Brett A. Solomon
Tucker Arensberg, P.C.
1500 One PPG Place,
Pittsburgh, PA 15222-5413

Alfonso L. Spells
2408 S. Braddock Avenue
Pittsburgh, PA 15218-2245

Springleaf
PO Box 64
Canton, OH 44707-0064

(p)SPRINGLEAF FINANCIAL SERVICES
P O BOX 3251
EVANSVILLE IN 47731-3251

Kenneth M. Steinberg
Steidl & Steinberg
Suite 2830 Gulf Tower.
707 Grant Street
Pittsburgh, PA 15219-1908

Sterling Jewelers, Inc.
dba Jared The Galleria of Jewelry
c/o Buckley King LPA
600 Superior Avenue
Suite 1400
Cleveland, Ohio 44114-2693

Sterling Jewelers, Inc. dba Kay Jewelers
c/o Buckley King LPA
600 Superior Avenue East, Suite 1400
Cleveland, Ohio 44114-2693

T-Mobile
c/o Diversified Consultants Inc
10550 Deerwood Park Blvd #309
Jacksonville, FL 32256-2805

The Wilkinsburg Penn Joint Water Autho.
2200 Robinson Blvd.
Pittsburgh, PA 15221-1193

Torrid
PO Box 182125
Columbus, OH 43218-2125

United Revenue Collection
PO Box 1184
Langhorne, PA 19047-6184

Venus
PO Box 182125
Columbus, OH 43218-2125

Verizon
c/o Chase Receivable
1247 Broadway
Sonoma, CA 95476-7503

Victoria's Secret
PO Box 182125
Columbus, OH 43218-2125

Vivint Inc.
62992 Collection Drive
Chicago, IL 60693-0001

S. James Wallace
Griffith, McCague & Wallace, P.C.
408 Cedar Avenue
Pittsburgh, PA 15212-5507

S. James Wallace
Griffith, McCague & Wallace, PC
408 Cedar Avenue
Pittsburgh, PA 15212-5507

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219-2702

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Children's Place
PO Box 183015
Columbus, OH 43218-3015

Continental Finance
PO Box 105125
Atlanta, GA 30348

Discover Financial Services
PO Box 30943
Salt Lake City, UT 84130-0943

Portfolio Recovery Associates, LLC
POB 12914
Norfolk VA 23541

Springleaf Financial Services
PO Box 3251
Evansville, IN 47731

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Capital One
PO Box 71083
Charlotte, NC 28272-1083

(u)Duquesne Light Company

(u)PNC Bank, National Association

End of Label Matrix
Mailable recipients 79
Bypassed recipients 3
Total 82

Form 222

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Alfonso L. Spells
Tinika M. Robinson—Spells
Debtor(s)

Bankruptcy Case No.: 15-21453-CMB
Related To Docket No. 74
Chapter: 13
Docket No.: 80 – 74
Concil. Conf.: September 22, 2016 at 03:00 PM

ORDER


IT IS HEREBY ORDERED that, the Debtor(s) shall immediately serve a copy of this *Order*, the *Notice of Proposed Modification to Confirmed Plan* and the *Amended Plan Dated July 26, 2016* on the Chapter 13 Trustee and all parties on the mailing matrix and complete and file the accompanying *Certificate of Service* with the Clerk.

On or before **September 8, 2016**, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Untimely *objections* will not be considered.

On **September 22, 2016 at 03:00 PM**, a Conciliation Conference on the Debtor(s)' *Amended Plan* shall occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

Dated: July 28, 2016


Carlota M. Böhm, Judge
United States Bankruptcy Court

cm: Debtor(s) and/or Debtor(s)' counsel

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
)	
Alfonso L. Spells)	Case No. 15-21453 CMB
Tinika M. Robinson-Spells)	Chapter 13
Debtors)	Docket No.
)	
Alfonso L. Spells)	
Tinika M. Robinson-Spells)	
Movants)	
vs.)	
Allstate Security Systems, Ally Financial,)	
American Infosource, Bernstein-Burkley,)	
Ashley Stewart, Best Buy, Borough of)	
Swissvale, Bureau of UC Benefits and)	
Allowances, Capital One NA, CNAC,)	
Capital One, Cavalry SPV I LLC, Chase)	
Receivables Prof. Collection Agency,)	
Citibank, Citizens Bank, Commonwealth of)	
PA Dept. of Labor & Industry, Continental)	
Finance Company LLC, Department Stores)	
National Bank for Macys, Department of)	
Economic Development, Discover Bank,)	
Discover Financial Services, Duquesne)	
Light Company, Equitable Gas Bankruptcy)	
Department, Fast Loans, Fingerhut,)	
Gordon's Jewelers, KML Law Group,)	
Internal Revenue Service, JC Penney, JD)	
Byrider, Jared, Kay Jewelers, Kohl's, Lane)	
Bryant, Lockhart Morris & Montgo, Lowe's)	
Merrick Bank, Macy's, Midland Funding)	
LLC, Navient, Office of the United States)	
Trustee, One Main Financial, PA)	
Department of Revenue, PNC Bank, PNC)	
Mortgage, Pennsylvania Department of)	
Revenue, People's Natural Gas, Portfolio)	
Recovery Associates, Quantum3 Group,)	
Sam's Club, Tucker Arensberg PC,)	
Springleaf, Springleaf Financial Services,)	
Sterling Jewelers, T-Mobile, The)	
Wilksburg Penn Joint Water Authority,)	
Torrid, United Revenue Collection, Venus,)	
Verizon, Victoria's Secret, Vivint Inc.,)	
S. James Wallace, Ronda J. Winnecour)	
Respondents)	

NOTICE OF PROPOSED MODIFICATION TO
CONFIRMED AMENDED CHAPTER 13 PLAN DATED AUGUST 15, 2015

1. Pursuant to 11 U.S.C. Section 1329, the debtors have filed an Amended

Chapter 13 Plan dated July 26, 2016 that is attached hereto. Pursuant to the Amended Chapter 13 Plan, the debtors seek to modify the confirmed plan in the following particulars:

- a. The debtors fell behind on their plan payments because both of the debtors changed their place of employment and no payments were remitted to the Chapter 13 Trustee during the interim period.
- b. The name JD Byrider has been changed to CNAC per the claim filed.
- c. The Pennsylvania Department of Revenue has a secured portion of the claim now listed on number nine of the Amended Chapter 13 Plan.
- d. The priority amount owed to the Pennsylvania Department of Revenue has been changed to agree with the Proof of Claim filed.
- e. The percentage payable to the general, non-priority unsecured creditors will remain at 5%. The pool had been changed to agree with the claims filed in this case.
- f. Counsel for the debtors will receive \$5,400.00 in attorney fees for additional work performed.
- g. The debtors' amended monthly plan payment is \$1,520.00 per month.

2. The proposed modification to the confirmed plan will impact the treatment of the claims to the following creditors and in the following particulars:

- a. The name JD Byrider has been changed to CNAC per the claim filed.
- b. The Pennsylvania Department of Revenue will be paid according to the claim filed.
- c. The general, non-priority unsecured creditors will be paid at 5% of claims filed.

3. The debtors submit that the reason for the modification is as follows:

a. Refer to paragraph number one.

4. The debtors submit that the requested modification is being proposed in good faith, and not for any means prohibited by applicable law. The debtors further submit that the proposed modification complies with 11 U.S.C. Section 1322(a), 1322(b), 1325(a), and 1329, and except as set forth above, there are no other modifications sought by way of the Amended Chapter 13 Plan.

WHEREFORE, the debtors respectfully request that this Court enter an Order confirming the Amended Chapter 13 Plan, and for such other relief the Court deems equitable and just.

Respectfully submitted,

July 26, 2016
DATE

/s/ Kenneth M. Steinberg
Kenneth M. Steinberg
Attorney for the Debtors
STEIDL & STEINBERG
Suite 2830 – Gulf Tower
707 Grant Street
Pittsburgh, PA 15219
(412) 391-8000
PA I. D. No. 31244
Fax No. (412) 391-0221
kenny.steinberg@steidl-steinberg.com

Document Page 10 of 15
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Bankruptcy Case Number: **15-21453 CMB**Debtor#1: **ALPHONSO L. SPELLS**Last Four (4) Digits of SSN: **6895**Debtor#2: **TINIKA M. ROBINSON-SPELLS**Last Four (4) Digits of SSN: **8107**Check if applicable ☒ Amended Plan ☐ Plan expected to be completed within the next 12 months

**CHAPTER 13 PLAN DATED JULY 26, 2016
COMBINED WITH CLAIMS BY DEBTOR PURSUANT TO RULE 3004**

UNLESS PROVIDED BY PRIOR COURT ORDER THE OFFICIAL PLAN FORM MAY NOT BE MODIFIED

PLAN FUNDINGTotal amount of **\$1,520.00** per month for a plan term of **60** months shall be paid to the Trustee from future earnings as follows:

Payments:	By Income Attachment	Directly by Debtor	By Automated Bank Transfer
D#1	<u>\$1,520.00</u>	\$ _____	
D#2	\$ _____	\$ _____	\$ _____

(Income attachments must be used by Debtors having attachable income) (SSA direct deposit recipients only)

Estimated amount of additional plan funds from sale proceeds, etc.: \$ _____

The Trustee shall calculate the actual total payments estimated throughout the plan.

The responsibility for ensuring that there are sufficient funds to effectuate the goals of the Chapter 13 plan rests with the Debtor.

PLAN PAYMENTS TO BEGIN: no later than one month following the filing of the bankruptcy petition.**FOR AMENDED PLANS:**

- i. The total plan payments shall consist of all amounts previously paid together with the new monthly payment for the remainder of the plan's duration.
- ii. The original plan term has been extended by _____ months for a total of _____ months from the original plan filing date;
- iii. The payment shall be changed effective **August 1, 2016**.
- iv. The Debtor (s) have filed a motion requesting that the court appropriately change the amount of all wage orders.

The Debtor agrees to dedicate to the plan the estimated amount of sale proceeds: \$ _____ from the sale of this property (describe) _____ . All sales shall be completed by _____. Lump sum payments shall be received by the Trustee as follows: _____.

Other payments from any source (describe specifically) _____ shall be received by the Trustee as follows: _____.

The sequence of plan payments shall be determined by the Trustee, using the following as a general guide:

- Level One:* Unpaid filing fees.
- Level Two:* Secured claims and lease payments entitled to Section 1326 (a)(1)(C) pre-confirmation adequate protection payments.
- Level Three:* Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and post-petition utility claims.
- Level Four:* Priority Domestic Support Obligations.
- Level Five:* Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears.
- Level Six:* All remaining secured, priority and specially classified claims, miscellaneous secured arrears.
- Level Seven:* Allowed general unsecured claims.
- Level Eight:* Untimely filed unsecured claims for which the Debtor has not lodged an objection.

1. UNPAID FILING FEES _____

Filing fees: the balance of \$ _____ shall be fully paid by the Trustee to the Clerk of Bankruptcy Court from the first available funds.

2. PERSONAL PROPERTY SECURED CLAIMS AND LEASE PAYMENTS ENTITLED TO PRECONFIRMATION ADEQUATE PROTECTION PAYMENTS UNDER SECTION 1326 (a)(1)(C)

Creditors subject to these terms are identified below within parts 3b, 4b, 5b or 8b. Timely plan payments to the Trustee by the Debtor(s) shall constitute compliance with the adequate protection requirements of Section 1326 (a)(1)(C). Distributions prior to final plan confirmation shall be made at Level 2. Upon final plan confirmation, these distributions shall change to level 3. Leases provided for in this section are assumed by the Debtor(s).

3(a). LONG TERM CONTINUING DEBTS CURED AND REINSTATED, AND LIEN (if any) RETAINED

Name of Creditor (include account #)	Description of Collateral (Address or parcel ID of real estate, etc.)	Monthly Payment (If changed, state effective date)	Pre-petition arrears to be cured (w/o interest, unless expressly stated)
PNC Bank 0696	2408 S. Braddock Avenue, Pittsburgh, PA	\$564.82	\$660.69

3(b). Long term debt claims secured by PERSONAL property entitled to §1326 (a)(1)(C) preconfirmation adequate protection payments:

--	--	--	--

4. SECURED CLAIMS TO BE PAID IN FULL DURING TERM OF PLAN, ACCORDING TO ORIGINAL CONTRACT TERMS, WITH NO MODIFICATION OF CONTRACTUAL TERMS AND LIENS RETAINED UNTIL PAID

4(a). Claims to be paid at plan level three (for vehicle payments, do not use "pro rata" but instead, state the monthly payment to be applied to the claim):

Name of Creditor	Description of Collateral	Contractual Monthly Payment (Level 3)	Principal Balance Of Claim	Contract Rate of Interest
Department of Economic Development This debtor is not required to make any monthly payments on this third mortgage. This debt will be forgiven as of December 16, 2015.	2408 S. Braddock Avenue, Pittsburgh, PA	\$0.00		
Ally Financial	2014 Dodge Dart	\$475.78	\$24,561.17	10.70%

4(b). Claims entitled to preconfirmation adequate protection payments pursuant to Section 1326 (a)(1)(C) (Use only if claim qualifies for this treatment under the statute, and if claims are to be paid at level two prior to confirmation, and moved to level three after confirmation):

Name of Creditor	Description of Collateral	Contractual Monthly Payment (Level 3)	Principal Balance Of Claim	Contract Rate of Interest

5. SECURED CLAIMS TO BE FULLY PAID ACCORDING TO MODIFIED TERMS AND LIENS RETAINED

5(a). Claims to be paid at plan level three (for vehicle payments, do not use "pro rata"; instead, state the monthly payment to be applied to the claim)

Name of Creditor	Description of Collateral	Modified Principal Balance	Interest Rate	Monthly Payment at Level 3 or Pro

				Rata
CNAC	2007 Kia Optima	\$3,465.69	8%	\$358.45
Sterling Jewelers d/b/a/ Jared the Galleria of Jewelry	Jewelry	\$251.87	0%	\$10.00
Sterling Jewelers d/b/a Kay Jewelers	Jewelry	\$1,965.76	0%	\$37.00

PAWB Local Form 10 (07/13)

5(b). Claims entitled to preconfirmation adequate protection payments pursuant to Section 1326 (a)(1)(C) (Use only if claim qualifies for this treatment under the statute, and if claims are to be paid at level two prior to confirmation, and moved to level three after confirmation):

Name of Creditor	Description of Collateral	Modified Principal Balance	Interest Rate	Monthly Payment at Level 3 or Pro Rata

6. SECURED CLAIMS NOT PAID DUE TO SURRENDER OF COLLATERAL; SPECIFY DATE OF SURRENDER

7. THE DEBTOR PROPOSES TO AVOID OR LIMIT THE LIENS OF THE FOLLOWING CREDITORS:

Name the Creditor and identify the collateral with specificity.	Name the Creditor and identify the collateral with specificity.
	Springleaf holds the third mortgage lien on property located at 2408 S. Braddock Avenue, Pittsburgh, PA

8. LEASES. Leases provided for in this section are assumed by the debtor(s). Provide the number of lease payments to be made by the Trustee.

8(a). Claims to be paid at plan level three (for vehicle payments, do not use "pro rata"; instead, state the monthly payment to be applied to the claim):

Name of Creditor (include account#)	Description of leased asset	Monthly payment amount and number of payments	Pre-petition arrears to be cured (Without interest, unless expressly stated otherwise)

8(b). Claims entitled to preconfirmation adequate protection payments pursuant to Section 1326 (a)(1)(C) (Use only if claim qualifies for this treatment under the statute, and if claims are to be paid at level two prior to confirmation, and moved to level three after confirmation):

Name of Creditor (include account#)	Description of leased asset	Monthly payment amount and number of payments	Pre-petition arrears to be cured (Without interest, unless expressly stated otherwise)

9. SECURED TAX CLAIMS FULLY PAID AND LIENS RETAINED

Name of Taxing Authority	Total Amount of Claim	Type of Tax	Rate of Interest *	Identifying Number(s) if Collateral is Real Estate	Tax Periods
PA Department of Revenue	\$821.88	Income	0%		2013

* The secured tax claims of the Internal Revenue Service, Commonwealth of Pennsylvania and County of Allegheny shall bear interest at the statutory rate in effect as of the date of confirmation of the first plan providing for payment of such claims.

PAWB Local Form 10 (07/13)

10. PRIORITY DOMESTIC SUPPORT OBLIGATIONS:

If the Debtor (s) is currently paying Domestic Support Obligations through existing state court order(s) and leaves this section blank, the Debtor (s) expressly agrees to continue paying and remain current on all Domestic Support Obligations through existing state court orders. If this payment is for prepetition arrearages only, check here: ☐ As to "Name of Creditor," specify the actual payee, e.g. PA SCDU, etc.

Name of Creditor	Description	Total Amount of Claim	Monthly Payment or Prorata

11. PRIORITY UNSECURED TAX CLAIMS PAID IN FULL

Name of Taxing Authority	Total Amount of Claim	Type of Tax	Rate of Interest (0% if blank)	Tax Periods
Borough of Swissvale	\$165.00	Trash service	0%	2015
Internal Revenue Service	\$3,793.44	Income	0%	2012-2013
PA Department of Revenue	\$12.01	Income	0%	2014
The Wilkinsburg Penn Joint Water Authority	\$191.74	Water service	0%	2015

12. ADMINISTRATIVE PRIORITY CLAIMS TO BE FULLY PAID

- Percentage fees payable to the Chapter 13 Fee and Expense Fund shall be paid at the rate fixed by the United States Trustee.
- Attorney fees are payable to **Steidl & Steinberg, Suite 2830- Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219**. In addition to a retainer of **\$600.00 in attorney fees, \$500.00 in expenses** already paid by or on behalf of the Debtor, the amount of **\$5,400.00** is to be paid at the rate of **\$160.00** per month. Including any retainer paid, a total of \$_____ has been approved pursuant to a fee application. An additional \$_____ will be sought through a fee application to be filed and approved before any additional amount will be paid thru the Plan.

13. OTHER PRIORITY CLAIMS TO BE PAID IN FULL

Name of Creditor	Total Amount of Claim	Interest Rate (0% if blank)	Statute Providing Priority Status

--	--	--	--

14. POST-PETITION UTILITY MONTHLY PAYMENTS. This provision completed only if utility provider has agreed to this treatment.

These payments comprise a single monthly combined payment for post-petition utility services, any post-petition delinquencies and unpaid security deposits. The claim payment will not change for the life of the plan. Should the utility file a motion requesting a payment change, the Debtor will be required to file an amended plan. These payments may not resolve all of the post-petition claims of the utility. The utility may require additional funds from the Debtor (s) after discharge.

PAWB Local Form 10 (07/13)

Name of Creditor	Monthly Payment	Post-petition Account Number

15. CLAIMS OF UNSECURED NONPRIORITY CREDITORS TO BE SPECIALLY CLASSIFIED. If the following is intended to be treated as long term continuing debt treatment pursuant to Section 1322(b)(5) of the Bankruptcy Code, check here: ☐

Name of Creditor	Principal Balance or Long Term Debt	Rate of Interest (0% if blank)	Monthly Payments	Arrears to be Cured	Interest Rate on Arrears

16. CLAIMS OF GENERAL, NONPRIORITY UNSECURED CREDITORS

Debtor(s) ESTIMATE that a total of \$3,377.00 will be available for distribution to unsecured, non-priority creditors. Debtor(s) UNDERSTAND that a MINIMUM of \$0.00 shall be paid to unsecured, non-priority creditors in order to comply with the liquidation alternative test for confirmation. The total pool of funds estimated above is NOT the MAXIMUM amount payable to this class of creditors. Instead, the actual pool of funds available for payment to these creditors under the plan base will be determined only after audit of the plan at time of completion. The estimated percentage of payment to general unsecured creditors is 5%. The percentage of payment may change, based upon the total amount of allowed claims. Late-filed claims will not be paid unless all timely filed claims have been paid in full. Thereafter, all late-filed claims will be paid pro-rata unless an objection has been filed within thirty (30) days of filing the claim. Creditors not specifically identified in Parts 1 - 15, above, are included in this class.

GENERAL PRINCIPLES APPLICABLE TO ALL CHAPTER 13 PLANS

This is the voluntary Chapter 13 reorganization plan of the Debtor (s). The Debtor (s) understand and agree that the Chapter 13 plan may be extended as necessary by the Trustee, to not more than sixty (60) months, in order to insure that the goals of the plan have been achieved. Property of the estate shall not re-vest in the Debtor (s) until the bankruptcy case is closed.

The Debtor (s) shall comply with the tax return filing requirements of Section 1308, prior to the Section 341 Meeting of Creditors, and shall provide the Trustee with documentation of such compliance at or before the time of the Section 341 Meeting of Creditors. Counsel for the Debtor(s), or Debtor (if not represented by counsel), shall provide the Trustee with the information needed for the Trustee to comply with the requirements of Section 1302 as to notification to be given to Domestic Support Obligation creditors, and Counsel for the Debtor(s), or Debtor (if pro se) shall provide the Trustee with the calculations relied upon by Counsel to determine the Debtor (s)' current monthly income and disposable income.

As a condition to eligibility of the Debtor(s) to receive a discharge upon successful completion of the plan, Counsel for the debtor(s), or the debtor(s) if not represented by counsel, shall file with the Court Local Bankruptcy Form 24 (Debtor's Certification of Discharge Eligibility) within forty-five (45) days after making the final plan payment.

All pre-petition debts are paid through the Trustee. Additionally, ongoing payments for vehicles, mortgages and assumed leases are also paid through the Trustee, unless the Court orders otherwise.

Percentage fees to the Trustee are paid on all distributions at the rate fixed by the United States Trustee. The Trustee has the discretion to adjust, interpret and implement the distribution schedule to carry out the plan. The Trustee shall follow this standard plan form sequence unless otherwise ordered by the Court.

The provisions for payment to secured, priority and specially classified creditors in this plan shall constitute claims in accordance with Bankruptcy Rule 3004. Proofs of claim by the Trustee will not be required. The Clerk shall be entitled to rely on the accuracy of the information contained in this plan with regard to each claim. If the secured, priority or specially classified creditor files its own claim, then the creditor's claim shall govern, provided the Debtor (s) and Debtor (s)' counsel have been given notice and an opportunity to object. The Trustee is authorized, without prior notice, to pay claims exceeding the amount provided in the plan by not more than \$250.

PAWB Local Form 10 (07/13)

Any Creditor whose secured claim is modified by the plan, or reduced by separate lien avoidance actions, shall retain its lien until the plan has been fully completed, or until it has been paid the full amount to which it is entitled under applicable non-bankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and successful completion of the plan by the Debtor (s), the creditor shall promptly cause all mortgages and liens encumbering the collateral to be satisfied, discharged and released

Should a pre-petition Creditor file a claim asserting secured or priority status that is not provided for in the plan, then after notice to the Trustee, counsel of record, (or the Debtor (s) in the event that they are not represented by counsel), the Trustee shall treat the claim as allowed unless the Debtor(s) successfully objects.

Both of the preceding provisions will also apply to allowed secured, priority and specially classified claims filed after the bar date. LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' COUNSEL OF RECORD (OR DEBTOR, IF PRO SE) WILL NOT BE PAID. The responsibility for reviewing the claims and objecting where appropriate is placed on the Debtor.

BY SIGNING THIS PLAN THE UNDERSIGNED, AS COUNSEL FOR THE DEBTOR(S), OR THE DEBTOR(S) IF NOT REPRESENTED BY COUNSEL, CERTIFY THAT I/WE HAVE REVIEWED ANY PRIOR CONFIRMED PLAN(S), ORDER(S) CONFIRMING PRIOR PLAN(S), PROOFS OF CLAIM FILED WITH THE COURT BY CREDITORS, AND ANY ORDERS OF COURT AFFECTING THE AMOUNT(S) OR TREATMENT OF ANY CREDITOR CLAIMS, AND EXCEPT AS MODIFIED HEREIN, THAT THIS PROPOSED PLAN CONFORMS TO AND IS CONSISTENT WITH ALL SUCH PRIOR PLANS, ORDERS AND CLAIMS. FALSE CERTIFICATIONS SHALL SUBJECT THE SIGNATORIES TO SANCTIONS UNDER FED.R.BANK.P. 9011.

Attorney Signature: /s/ Kenneth M. Steinberg

Attorney Name and Pa. ID # Kenneth M. Steinberg #31244

Attorney Address and Phone: 707 Grant Street, Suite 2830-Gulf Tower, Pittsburgh, PA 15219
412-391-8000

Debtor Signature: /s/ Alphonso L. Spells

Debtor Signature /s/ Tinika M. Robinson Spells